

Docket No.: EXP.046A

SEP 19 2006

September 19, 2006
Page 1 of 1Please Direct All Correspondence to Customer Number 20995

TRANSMITTAL LETTER

Applicant : Galperin, et al.
 Appl. No. : 09/942,983
 Filed : August 30, 2001
 For : METHOD AND APPARATUS FOR
 DETERMINING A PREPAYMENT
 SCORE FOR AN INDIVIDUAL
 APPLICANT
 Examiner : Siegfried E. Chencinski
 Art Unit : 3628

CERTIFICATE OF FAX TRANSMISSION
PTO CENTRALIZED FAX

I hereby certify that this correspondence and all marked attachments, are being transmitted via facsimile to the USPTO centralized Fax No. (571) 273-8300 on the date shown below:

9/19/2006

(Date)

Total number of pages including this sheet: 7

Ted M. Cannon

Ted M. Cannon, Reg. No. 55,036

Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application are:

(X) Copy of Revocation and General Power of Attorney, Statement Under 37 CFR § 3.73(b), and copy of Assignment in 6 pages.

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.

Ted M. Cannon

Ted M. Cannon
 Registration No. 55,036
 Attorney of Record
 Customer No. 20,995
 (949) 760-0404

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091906

Docket No.: EXP.046A

SEP 19 2006

Customer No. 20,995

STATEMENT UNDER 37 CFR § 3.73(b)
and
CHANGE OF CORRESPONDENCE ADDRESS

Applicant : Galperin, et al.
 App. No. : 09/942,983
 Filed : August 30, 2001
 For : METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT
 SCORE FOR AN INDIVIDUAL APPLICANT
 Examiner : Siegfried E. Chencinski
 Group Art Unit : 3628

Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Dear Sir:

This document is being filed with a copy of a "Revocation and General Power of Attorney" signed by the Assignee and sets forth the chain of title of the above-identified application.

Please recognize or change the correspondence address for the above-identified application to Customer No. 20,995.

MarketSwitch Corporation, a Corporation, is the Assignee of the entire right, title, and interest of the above-referenced application by virtue of:

The Assignment from the inventor(s) to the Assignee recorded in the United States Patent and Trademark Office on December 3, 2001, at Reel 012348, and Frame 0558.

The undersigned is an agent of Customer Number 20995 and is authorized to act on behalf of the assignee as provided in the attached copy of the "Revocation and Power of Attorney." All correspondence is to be directed to Customer No. 20,995.

Respectfully submitted,
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/19/2006

By: Ted M. Cannon
 Ted M. Cannon
 Registration No. 55,036
 Attorney of Record
 Customer No. 20,995
 (949) 760-0404

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SEP 19 2006

Docket No.: EXP.

Customer No. 20,995

REVOCATION
AND
GENERAL POWER OF ATTORNEY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The undersigned is an empowered representative of the Assignee and hereby appoints the registrants of Knobbe, Martens, Olson & Bear, LLP, Customer No. 20,995, as attorneys and agents to represent the Assignee before the United States Patent and Trademark Office (USPTO) in connection with any and all patent applications assigned to the Assignee according to the USPTO assignment records or assignment documents supplied with an accompanying Statement Under 37 CFR § 3.73(b). This appointment is to be to the exclusion of the inventor(s) and his attorney(s) in accordance with the provisions of 37 CFR § 3.71.

Submission of this paper in connection with any matter of the below named assignee, together with a statement under 37 CFR 3.73(b), shall serve to revoke any previous powers of attorney in that matter.

A Statement Under 37 CFR § 3.73(b), signed by a registrant of Knobbe, Martens, Olson & Bear, LLP, is attached setting forth a full chain of title for the subject application owned by the Assignee named below.

Please recognize or change the correspondence address for the application identified in the attached Statement to Customer No. 20,995.

By: *Yuri Galperin*Date: 1/13/2006Name: Yuri Galperin

Title: Executive V.P./Chief Tech. Officer

Assignee: MARKETSWITCH CORPORATION
2350 Corporate Park Drive, Suite 400,
Address: Herndon, VA 20171

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011306

SEP 19 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of Yuri Galperin, Vladimir Fishman, and William A. Eginton
Serial No.: 09/942,983

Group Art Unit:

Filed: 08/30/01

Examiner:

For: **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE
FOR AN INDIVIDUAL APPLICANT**

* * * * *

ASSIGNMENT Pursuant to 37 CFR § 3.56

* * * * *

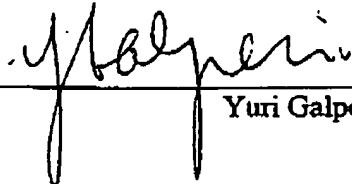
I, Yuri Galperin, residing at 3100 Franklins Way Oak Hill, VA 20171, and I, Vladimir Fishman, residing at 339 Mountainside West Farmington, CT 06032 and I, William A Eginton, residing at 106 Harrison Street, N.E. Leesburg, VA 20176 for good and valuable consideration, the sufficiency of which is hereby acknowledged, do hereby sell, assign and transfer unto MarketSwitch Corporation, a corporation organized under the laws of the State of Virginia and having its principal office at 108 Powers Court Suite 225 Sterling, VA 20166 (hereinafter "ASSIGNEE,"), the entire right, title and interest, together with all rights of priority, in and to my invention for a **Method and Apparatus for Determining a Prepayment Score for an Individual Applicant**, as described and/or claimed in my application for Letters Patent of the United States of America, filed herewith, as well as all foreign counterparts thereof, including any application filed in the Patent Cooperation Treaty (PCT) and any national stage filing resulting from any such PCT filing together with all Letters Patent issuing on the aforesaid application for Letters Patent, the same to be held and enjoyed by ASSIGNEE, its successors, assigns or other legal representatives, to the full ends of the terms of all said Letters Patent therefor which may be granted.

I HEREBY AUTHORIZE ASSIGNEE to make application for and to receive Letters Patent for said invention in any foreign countries in its own name, or in my name, at its election.

AND I HEREBY COVENANT AND AGREE that I will execute or procure any further necessary assurance of title to said invention and any Letters Patent which may issue therefor and that I will, at any time, upon the request and at the expense of ASSIGNEE deliver any testimony in any legal proceedings and execute all papers that may be necessary or desirable to perfect the title to said invention or any Letters Patent which may be granted therefor in ASSIGNEE, its successors, assigns, or other legal representatives, and that I will, at any time, upon the request and at the expense of the ASSIGNEE execute any continuations, divisions, reissues, or any other additional applications for Letters Patent for said invention or any part or parts thereof, all of which applications and any Letters Patent issuing thereof are hereby assigned to ASSIGNEE, and will make all rightful oaths, and do all lawful acts requisite for procuring the same therein, without further compensation, but at the expense of ASSIGNEE, its successors, assigns or other legal representatives.

AND I HEREBY AUTHORIZE AND REQUEST the Commissioner of Patents and Trademarks to issue any and all Letters Patent of the United States for said invention, resulting from any of the aforesaid application to assignee.

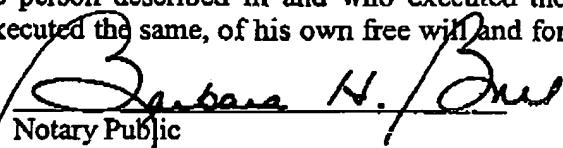
WITNESS MY HAND and seal this 13th of Nov, 2001.



Yuri Galperin

STATE OF Virginia)
COUNTY OF Loudoun) ss:

On this 13th day of Nov, 2001 personally appeared before me Yuri Galperin to me known, and known by me to be the same person described in and who executed the foregoing instrument, and acknowledged that he executed the same, of his own free will and for the purposes set forth.



Barbara N. Bres
Notary Public

My Commission Expires: 9/30/2005

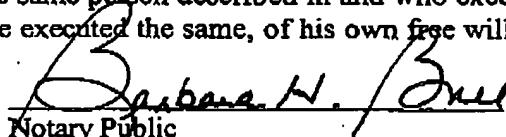
WITNESS MY HAND and seal this 13th of Nov, 2001.



Vladimir Fishman

STATE OF Virginia)
COUNTY OF Loudoun) ss:

On this 13th day of Nov, 2001 personally appeared before me Vladimir Fishman to me known, and known by me to be the same person described in and who executed the foregoing instrument, and acknowledged that he executed the same, of his own free will and for the purposes set forth.



Barbara N. Bres
Notary Public

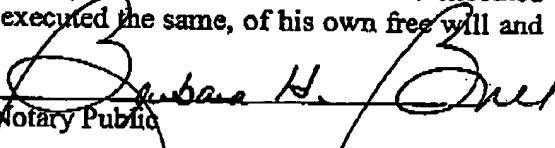
My Commission Expires: 9/30/2005

WITNESS MY HAND and seal this 13⁴ of Nov, 2001.


William A. Eginton

STATE OF VIRGINIA)
COUNTY OF Loudoun) ss:
)

On this 13⁴ day of Nov., 2001 personally appeared before me William A. Eginton to me known, and known by me to be the same person described in and who executed the foregoing instrument, and acknowledged that he executed the same, of his own free will and for the purposes set forth.


Barbara H. Bres
Notary Public

My Commission Expires: 9/30/2005